

**If you suspect  
telemarketing fraud,  
call your state  
Attorney General or  
your local consumer  
protection agency.**



**Fraudulent Telemarketers  
are Criminals.**

**Don't Fall for a  
Telephone Line.**

**AARP**

AARP, celebrating 40 years of service to Americans of all ages, is the nation's leading organization for people age 50 and older. It serves their needs and interests through information and education, advocacy, and community services provided by a network of local chap-

**Telemarketing  
*fraud***



**Learn the signs. ■ Learn the lines. ■ What's the pitch? ■ Where's**



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[www.aarp.org](http://www.aarp.org)

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mation and education, advocacy, and community services provided by a network of local chapters and experienced volunteers throughout the country. The organization also offers members a wide range of special benefits and services, including "Modern Maturity" magazine and the monthly "Bulletin."



re's the hitch?



**Fraudulent Telemarketers  
are Criminals.**

## **Don't Fall for a Telephone Line.**

*Forty billion dollars  
lost each year...*

■ There are approximately 140,000 telemarketing firms operating in the U.S. Up to 10 percent — or 14,000 — of these telemarketing firms may be fraudulent, and the FBI says consumers lose an estimated \$40 billion each year to criminal telemarketers.

■ AARP found that 56 percent of telemarketing fraud victims surveyed were 50 years of age or older.

■ Federal law enforcement officials report that one name on an active criminal telemarketer's "hit" list (often

## **Learn the signs.**

**Signs that you may be on a criminal's "hit" list:**

- Phone calls from people who solicit charity donations, offer fantastic prizes, and no-risk investments, all with a fee that needs to be paid immediately.
- Phone solicitors that require you to courier money or give a credit card number to claim your prize.
- Unsolicited phone calls from people who seem to know a lot about you and are interested in helping you win the big prize, or get rich from a no-risk investment.
- Mail solicitations promising big prizes, wonderful vacations, and no-risk investments — and all you pay is tax, bond fees, or delivery charges.



one name on an active criminal telemarketer's "hit" list (often called "Mooch" list) can be worth more than \$200 on the black market.

bond fees, or delivery charges.

## Learn the lines.

**Criminal lines that will drain your wallet:**

- “You are the guaranteed winner of one of three valuable prizes ... all you need to do is pay a fee.”
- “You have won a fantastic prize ... and all you do is buy our vitamins.”
- “Donate to charity and win a spectacular vacation.”
- “Magazines at fantastic, low prices ... I can process you now if you give me your bank account number.”
- “We’ll help you get back money scammed from you ... all we need is a small fee to cover the costs.”
- “Invest in a no-risk investment opportunity of a lifetime ... but you need to do it today. I’ll send a courier to pick up your money.”



## What's the pitch?


The most common criminal scams

## Where's the hitch?

The problems with the criminal's pitch

- |   |  |
|---|--|
| <b>1</b> Phony Prizes                             | Never pay for a “free” prize. Free is free.  |
| <b>2</b> Illegal Sweepstakes or Foreign Lotteries | Again, free is free. And, foreign lotteries are illegal.   |
| <b>3</b> Fake Charities                           | Fake charity solicitations increase around the holidays and after disasters.   |
| <b>4</b> Sham Investments                         | There is no such thing as a get-rich-quick, no-risk investment. Pyramid and ponzi schemes remain popular as well.  |
| <b>5</b> Recovery Room Operation                  | Very few victims ever see a dime of the money stolen by criminal telemarketers — and never from people who call out of the blue offering to help. Law enforcement and other legitimate groups will |





offering to help. Law enforcement and other legitimate groups will never charge a dime for helping to investigate your case or recover your lost money.